

LOSS PREVENTION

Summer 2003

SPOTLIGHT

FOCUSING ON LOSS PREVENTION INFORMATION FOR STATE AGENCIES

UNSAFE DRIVER ACTIONS THAT LEAD TO FATAL CAR-TRUCK CRASHES

Driving around a big truck is different from driving near a passenger car, but many motorists don't change their behavior to adjust for the difference, according to a study by the AAA Foundation for Traffic Safety. The study focused on driver errors of both cars and large trucks. These unsafe driver actions were recorded for 80% of car drivers and 27% of truck drivers. The most common actions that get drivers into trouble include:

- Failure to keep in lane or running off the road
- Failure to yield the right of way
- Driving too fast for conditions or above speed limit
- Failure to obey signs and signals
- Driver inattention

This analysis also confirmed earlier studies that the actions of car drivers contribute more to fatal car-truck crashes than do the actions of truck drivers.

"Motorists don't recognize that trucks behave very differently from cars, so they think trucks can stop on a dime and change lanes quickly," says J. Peter Kissinger, CEO of the AAA Foundation for Traffic Safety. "In reality, trucks take a long time to stop and cannot whip from lane to lane. As a result, a mistake near a truck can have catastrophic consequences for a motorist. In fact, in our study 98% of the fatalities were car occupants."

Kissinger suggests that drivers adopt the following strategies:

- Never change lanes abruptly around a truck
- Slow down to let trucks have the right of way
- Drive at a safe speed
- Stay alert to traffic signals and road conditions
- Use turn signals
- Avoid driving alongside or immediately behind a truck
- Never cut in front of a truck, especially when it may need to stop

"These tragedies are completely preventable," Kissinger says. "When car drivers understand how trucks are different, they can make allowances for the big rigs' limitations. By adjusting their driving style, motorists can safely and confidently share the road with large vehicles."

AAA's website offers a very informative and free Power Point presentation, "Identifying Actions that Lead to Fatal Car-Truck Crashes" at <http://www.aaafoundation.org/multimedia/>.

COMMERCIAL INSURANCE UPDATE

Enrich Your "Risk Management" Word Power

Much like state government uses acronyms, industries and occupations have their own terms and definitions used by those who work in or associate with that industry. The insurance industry is no exception. The following are common insurance industry terms that may be new or bear repeating to help you "enrich your risk management word power."

Additional Insured: A person or entity other than the named insured that is protected under the terms of the policy. A policy generally must be endorsed to add an additional insured.

Aggregate Limit: The maximum amount an insurer will pay on behalf of a policyholder during an annual policy period. An aggregate limit of \$1 million means coverage ends when the total paid for all claims during a policy period equals \$1 million. An insurance policy may have more than one aggregate limit. For example, the standard ISO Commercial General Liability (CGL) policy has two: a General Aggregate that applies to all claims except those that fall into the Products Completed Operations hazard. The Products Completed Operations hazard has a separate aggregate limit.

Builders Risk: Coverage for property during construction. Coverage is usually written on an all risks basis. Coverage terminates automatically when the construction project is completed.

Business Auto Policy (BAP): Insurance designed to cover legal liability arising out of the ownership, maintenance or use of vehicles. Liability coverage includes bodily injury and property damage. May also cover physical damage to vehicles owned, leased or hired by the named insured.

FAST FACT

Washington State's Risk Management Division reports that over the past decade approximately 60% of auto losses involving a state vehicle resulted from either collisions with parked vehicles or rear-end accidents. This includes accidents allegedly caused by state drivers and those where another driver hit the state vehicle. Over \$7 million was paid out by the state for damages or injuries caused to the other drivers. Sideswiping and intersection accidents accounted for 6% of the total number of reported accidents, but represented total claim payouts of \$4.6 million during this period.

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Risk Management Staff Changes

Roselyn "Ro" Marcus joined the Risk Management Division in September 2002, establishing the legislatively mandated Loss Prevention Review Team Program from the ground up. In March 2003, Ro took on a new role as Case Management Coordinator, overseeing all tort claims operations. In early October, Ro will return to her roots in law practice to serve as Legal Coordinator for the Office of Financial Management. Susan Höttinger, who followed Ro as manager of the Loss Prevention Review Team Program, will succeed Ro in the Case Management Coordinator position.

What Does Mold Need to Grow?

Preventing mold growth protects health and property. To prevent mold, remove the sources that contribute to mold growth:

- Temperatures between 40 to 100 Degrees F
- Mold spores (needed to reproduce)
- Nutrient base (food source) that it can metabolize

Examples include: cellulose found in wood, paper, ceiling tiles, dirt in carpets, paper on wallboard, stuffing in upholstered furniture

- Moisture (or high humidity) from water leakage or condensation

Loss Prevention is Inspirational

At Community Colleges of Spokane, the emphasis on 15-passenger van safety got an early start according to District Facilities Office/Fleet Manager Ren'ee "Ren" Fleagle McCoury. Ren credits a dynamic high school Driver's Ed teacher for instilling the "safe driving attitude" that she practices and preaches every day in managing the college's fleet.

This safety sense was heightened in 2001 and again in 2002 when the National Highway Traffic Safety Administration issued its safety advisories about 15-passenger van rollover dangers. A dramatic 15-passenger van rollover accident involving international dancers visiting Spokane for a performance intensified both her concern and determination to increase safety awareness for van drivers. Once again she turned to an inspirational safety mentor—this time located on the opposite side of the state at Grays Harbor College in Aberdeen. "I picked her brain," said Ren, referring to strategy discussions for reducing 15-passenger van rollover risk with fellow facilities manager Beate Wahl. It was these discussions and actions that eventually lead to these two safety-minded aficionados being tapped for a focus group that helped shape statewide 15-passenger van loss prevention requirements.



Wasting no time when the 15-passenger van requirements became effective March 2003, Ren developed a training program and has now trained 172 staff and students on 15-passenger van safety. "Over half the coaches are now trained," she said. She recently added the "60 Minutes II" video to her training, which is based on the RMD *15-Passenger Van Basic Loss Prevention Guide*. Relying on that old adage, "a picture is worth a thousand words", she also shares a New York Times article that includes a picture of the battered 15-passenger van from the tragic van rollover that resulted in the deaths of five Oregon firefighters (Colorado wildfire) in a June 2002 accident.

"I enjoy conducting the 15-passenger van training and don't find it a burden on my time."

Ren's motivating, enthusiastic safety training has a simple message. "Slow down, be more courteous and be more willing to yield - just wave them on", she says. This low-key, common sense approach to driving safety works. She frequently receives e-mails or calls from van drivers after the one-hour training session thanking her for the valuable safety insights they gained in her class.

In addition to training, Ren recently added safety stickers to the back of her vans with the message, "If you can't see my mirrors, I can't see you". She is also looking at 15-passenger van alternative vehicles that have a lower center of gravity. This recently led to purchase of a "mini-bus" which *does not* require a commercial driving license endorsement for the driver.

Ren feels the new statewide requirements for 15-passenger vans set the stage to expand her ideas for increasing loss prevention emphasis. She adds, "I enjoy conducting the 15-passenger van training and don't find it a burden on my time." She will soon extend her expertise on 15-passenger van safety to others as she develops a train-the-trainer program. Perhaps the "safe driving attitude" legacy started by Ren's high school Driver's Ed teacher will continue to "inspire" others to take on a loss prevention role.